



**SOUTHEASTERN**  
FEDERAL CREDIT UNION

# Dividend Rates

As of November 1, 2011

	<u>APR</u>	<u>APY<sup>^</sup></u>
Share Savings (over \$100)	0.20%	0.20%
Checking (over \$2,500)	0.15%	0.15%
IRA Shares	0.30%	0.30%
Club Accounts	0.20%	0.20%
Health Savings Accounts		
\$0—\$10,000	0.30%	0.30%
Over \$10,000	0.50%	0.50%

## Money Market

### SmartChoice MM

\$2,500—\$10,000	0.20%	0.20%
Over \$10,000	0.40%	0.40%

### Performance MM

\$10,000—\$40,000	0.40%	0.40%
Over \$40,000	0.90%	0.90%

## Term Share Certificate†

91-day	0.30%	0.30%
181-day	0.50%	0.50%
<u>12-month</u>	<u>0.75%</u>	<u>0.75%</u>
18-month	0.75%	0.75%
24-month	1.00%	1.00%
30-month Step-Up	1.00%	1.00%
<u>36-month</u>	<u>1.25%</u>	<u>1.26%</u>
48-month	1.50%	1.51%
60-month	1.75%	1.76%

<sup>^</sup> Annual Percentage Yield. Rates are subject to change without notice.

<sup>†</sup> 91-day and 181-day certificate rates are based on a simple dividend calculation. All other certificates are compounded quarterly. A \$500 minimum deposit is required on all certificates.

Please contact the Credit Union for further information on applicable fees and terms.

**NCUA**

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government